

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KIMBERLY ANN COVERT

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-23570

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/23/2016 and confirmed on 11/18/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		155,694.04
Less Refunds to Debtor	2,960.14	
TOTAL AMOUNT OF PLAN FUND		152,733.90

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	7,270.16	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,270.16

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA - TRUSTEE RMAC TRUST SE Acct: 8136	0.00	82,989.52	0.00	82,989.52
	US BANK NA - TRUSTEE RMAC TRUST SE Acct: 8136	38,717.50	38,717.50	0.00	38,717.50
	AMERICREDIT FINANCIAL SVCS INC DBA Acct: 5799	16,483.48	16,483.48	0.00	16,483.48
	AMERICREDIT FINANCIAL SVCS INC DBA Acct: 5799	206.39	206.39	0.00	206.39
					138,396.89

Priority					
	DAI ROSENBLUM ESQ Acct:	0.00	0.00	0.00	0.00
	KIMBERLY ANN COVERT Acct:	0.00	0.00	0.00	0.00
	KIMBERLY ANN COVERT Acct:	2,960.14	2,960.14	0.00	0.00
	DAI ROSENBLUM ESQ Acct:	3,000.00	3,000.00	0.00	0.00
	US BANK NA - TRUSTEE RMAC TRUST SE Acct: 8136	0.00	0.00	0.00	0.00
	US BANK NA - TRUSTEE RMAC TRUST SE Acct: 8136	500.00	500.00	0.00	500.00
	PEOPLES GAS LLC F/K/A PEOPLES TWP I Acct: 4194	0.00	1,846.32	0.00	1,846.32
					2,346.32

Unsecured					
	PEOPLES GAS LLC F/K/A PEOPLES TWP I Acct: 9582	1,279.12	93.58	0.00	93.58
	US DEPARTMENT OF EDUCATION Acct: 6910	217.45	15.91	0.00	15.91
	FNB CONSUMER DISCOUNT CO++ Acct:	0.00	0.00	0.00	0.00
	GM FINANCIAL	0.00	0.00	0.00	0.00

16-23570

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5799				
	JENNIFER DUNCAN	3,000.00	219.48	0.00	219.48
	Acct: 6910				
	US DEPARTMENT OF EDUCATION	19,020.84	1,391.56	0.00	1,391.56
	Acct: 6910				
	ROBERT COVERT	0.00	0.00	0.00	0.00
	Acct:				
	STEPHANIE KOBIL DMD LLC	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 0481				
	VICTOR VOUGA ESQ	0.00	0.00	0.00	0.00
	Acct:				
	AMERICREDIT FINANCIAL SVCS INC DBA	0.00	0.00	0.00	0.00
	Acct: 5799				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct: 0818				
	SHAPIRO & DENARDO LLC*	0.00	0.00	0.00	0.00
	Acct: 0818				
	WILMINGTON SAVINGS FUND SOCIETY F	0.00	0.00	0.00	0.00
	Acct: 0818				
	WILLIAM E CRAIG ESQ	0.00	0.00	0.00	0.00
	Acct:				
	US BANK NA - TRUSTEE	0.00	0.00	0.00	0.00
	Acct:				
					1,720.53

TOTAL PAID TO CREDITORS

142,463.74

TOTAL CLAIMED

PRIORITY 500.00

SECURED 55,407.37

UNSECURED 23,517.41

Date: 10/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

KIMBERLY ANN COVERT

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-23570

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Kimberly Ann Covert
Debtor

Case No. 16-23570-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 26, 2021

User: dbas
Form ID: pdf900

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2021:

Recip ID	Recipient Name and Address
db	+ Kimberly Ann Covert, 138 Andlers Lane, Renfrew, PA 16053-9654
sp	+ Joseph M. Kecskemethy, 101 East Diamond Street, Butler, PA 16001-5923
cr	+ Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Peoples TWP LLC, c/o Barbara Rodgers, 375 North Shore Drive, Pittsburgh, PA 15212-5866
14300644	+ FNB Consumer Discount Co., 156 S. Broad St., P.O. Box 8, Grove City, PA 16127-0008
14300646	+ Jennifer Duncan, 100 Andlers Lane, Renfrew, PA 16053-9654
14294635	+ KLM Law Group, P.C., 701 Market Street, Philadelphia, PA 19106-1541
14345673	+ Peoples TWP LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14294636	+ Robert G. Covert, 416 Mitchell Avenue, Butler, PA 16001-5467
14294637	+ Robert G. Covert, 138 Andlers Lane, Renfrew, PA 16053-9654
14363770	+ Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14294638	+ Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
14294639	+ Springleaf Financial Services of PA Inc., American General Financial Services Inc., c/o Shapiro DeNardo LLC, 3600 Horizon Drive, Ste 150, King of Prussia, PA 19406-4702
14300653	+ Stephanie Kobil, DMD LLC, 257 Pittsburgh Road, Butler, PA 16002-3953
15400674	+ U.S. Bank National Association, et. al., C/O Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14364418	US Department of Education, P.O. Box 16448, St. Paul, MN 55116-0448
14294641	+ Wilmington Savings Fund Society FSB as, Trustee, Carlsbad Funding Mortgage Trust, 500 Delaware Avenue, 11th Floor, Wilmington, DE 19801-1490

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 26 2021 23:35:00	AmeriCredit Financial Services, Inc. dba GM Financ, 4001 Embarcadero Drive, Arlington, TX 76014-4106
cr	Email/PDF: rmscedi@recoverycorp.com	Oct 26 2021 23:47:11	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14315344	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 26 2021 23:35:00	Americredit Financial Services dba GM Financial, PO Box 183853, Arlington TX 76096
14303784	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 26 2021 23:35:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14300643	+ Email/Text: electronicbkydocs@nelnet.net	Oct 26 2021 23:36:00	Department of Education/Nelnet, 121 S. 13th St., Lincoln, NE 68508-1904
14300645	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 26 2021 23:35:00	GM Financial, P.O. Box 183834, Arlington, TX 76096-3834
14300648	+ Email/Text: electronicbkydocs@nelnet.net	Oct 26 2021 23:36:00	Nelnet/Dept. of Education, 121 S. 13th St., Lincoln, NE 68508-1904

District/off: 0315-2

User: dbas

Page 2 of 3

Date Rcvd: Oct 26, 2021

Form ID: pdf900

Total Noticed: 27

14295020	Email/PDF: rmscedi@recoverycorp.com	Oct 26 2021 23:47:31	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14300654	+ Email/PDF: gecscedi@recoverycorp.com	Oct 26 2021 23:47:17	SYNCB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
14307270	+ Email/Text: electronicbkydocs@nelnet.net	Oct 26 2021 23:36:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
14364418	Email/Text: EDBKNotices@ecmc.org	Oct 26 2021 23:35:00	US Department of Education, P.O. Box 16448, St. Paul, MN 55116-0448
TOTAL: 11			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rushmore Loan Management Services, LLC
cr		U.S. Bank National Association, not in its individ
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr	*+	Americredit Financial Services Inc. dba GM Financ., P O Box 183853, Arlington, TX 76096-3853
14300647	*+	KLM Law Group, P.C., 701 Market Street, Philadelphia, PA 19106-1541
14300649	*+	Robert G. Covert, 416 Mitchell Avenue, Butler, PA 16001-5467
14300650	*+	Robert G. Covert, 138 Andlers Lane, Renfrew, PA 16053-9654
14300651	*+	Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
14300652	*+	Springleaf Financial Services of PA Inc., American General Financial Services Inc., c/o Shapiro DeNardo LLC, 3600 Horizon Drive, Ste 150, King of Prussia, PA 19406-4702
14300656	*+	Victor Vouga, Esquire, 130 East Jefferson Street, Butler, PA 16001-5919
14300657	*+	Wilmington Savings Fund Society FSB as, Trustee, Carlsbad Funding Mortgage Trust, 500 Delaware Avenue, 11th Floor, Wilmington, DE 19801-1490
14300655	##+	Victor E. Vouga, 130 East Jefferson Street, Butler, PA 16001-5919
14294640	##+	Victor Vouga, Esquire, 130 East Jefferson Street, Butler, PA 16001-5919

TOTAL: 3 Undeliverable, 8 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rushmore Loan Management Services LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust bnicholas@kmlawgroup.com

District/off: 0315-2

User: dbas

Page 3 of 3

Date Rcvd: Oct 26, 2021

Form ID: pdf900

Total Noticed: 27

Dai Rosenblum

on behalf of Debtor Kimberly Ann Covert Jody@dairosenblumbankruptcy.com
Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com

Joshua I. Goldman

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad
Funding Mortgage Trust jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com

Maria Miksich

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust,
Series 2016-CTT mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com,
PNGbankruptcy@peoples-gas.com

S. James Wallace

on behalf of Creditor Peoples TWP LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

William E. Craig

on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10